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February 27, 2004

ATTORNEY DOCKET NO. 5793.3119-00
CUSTOMER NO. 22,852

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

New U.S. Patent Application
Title: METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR
PROVIDING INCENTIVES FOR A FINANCIAL ACCOUNT
Inventor: Manaw MODI

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 43 pages, including 4 independent claims and 39 claims total.
2. Drawings- 4 sheets of drawings (Figures 1-4).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. The filing fee is calculated as follows:

Basic Application Filing Fee					\$770	\$ 770.00
	Number of Claims		Basic	Extra Claims		
Total Claims	39	-	20	19	x \$18	342.00
Independent Claims	4	-	3	1	x \$86	86.00
<input type="checkbox"/> Présentation of Multiple Dep. Claim(s)					+\$290	0
Subtotal						\$ 428.00
Reduction by 1/2 if small entity						- 0
TOTAL APPLICATION FILING FEE						\$ 1,198.00

17497 USPTO
10/787208



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6. A check for \$1,238.00 is enclosed. The fee includes:

\$770.00 filing fee;
\$428.00 additional claims fee; and
\$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, D.C. 20005-3315

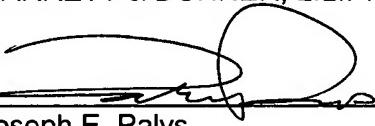
Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: _____


Joseph E. Palys
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JEP:lad
Enclosures